

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE :
:
MARK AND CAROL KOSEK : CHAPTER 13
Debtors :

PNC BANK NATIONAL ASSOCIATION :
:
Movant, :
:
vs. :
MARK AND CAROL KOSEK : CASE NO. 5-19-01588
:
Respondents. :

**DEBTORS' ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362**

AND NOW COMES, Mark and Carol Kosek, the Debtor, and files an Answer to PNC Bank
NA's Motion for Relief From the Automatic Stay:

1. Mark and Carol Kosek (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Movant alleges that Debtors have failed to make post-petition mortgage payments.
3. Debtors fell behind on payments to the Movant. Debtor's request that the post-petition arrears be placed in an amended Chapter 13 Plan.
4. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtors respectfully request that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: August 7, 2019

/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID# 59887
381 N. 9th Avenue
Scranton, PA 18504
(570) 347-7764

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on August 7, 2019, he caused a true and correct copy
of Debtors' Answer to PNC Bank NA's Motion for Relief from the Automatic Stay to be served
Via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Charles J. DeHart, III, Esq. at dehartstaff@ramapo.com

James C. Warmbrodt, Esq. at Jwarmbrodt@kmlawgroup.com

Dated: August 7, 2019

/s/Tullio DeLuca
Tullio DeLuca, Esquire